

10 The system utilizes request translation software that is capable of translating a
payment request received in the native format of the P2P server into multiple native formats for a
plurality of disparate ATM control servers, thereby creating a bridge between the P2P system
and a plurality of disparate ATM systems. Optionally, one of the native ATM control server
5 formats supported by the request translation software is the Z-Cash format.

10 The ATM receives the payment instructions from the ATM control sever and
generates and transmits a response indicating that the instructions have been received. The cash
payment server executes request translation software operative to receive a response from the
ATM control server that the ATM has received the payment instructions. It is further operative
to convert or translate and transmit the response into the native format utilized by the computer
system. The response, transmitted across the computer network to the payee computing device,
may contain the PIN code used to access the funds. Alternatively, the PIN code is transmitted to
the payor computing device and communicated to the payee via any transmission method known
to those skilled in the art, for example, via telephone or email. The payee supplies the PIN code
15 to the ATM containing the payment instructions, causing the currency to be dispensed.

20 The method disclosed herein comprises transmitting a payment request from a
payor computing device over the computer network to a P2P server, which receives and
processes the payment request by debiting a financial instrument specified by the user of the
payor computing device. The payor computing device and the P2P server communicate
according to a native format of the P2P server. The method further comprises executing request
translation software on a cash payment server for receiving the payment request and translating
the request into a native format of an ATM control server, the ATM control server operative to
generate and transmit payment instructions and a PIN code to a designated ATM terminal. The

method also includes receiving the payment instructions at an ATM to dispense the payment upon receipt of the PIN code. The ATM control sever may transmit the payment instructions from the ATM control server to the ATM.

Other features of the method of operation include translating the payment request into the native format of one of multiple native formats for a plurality of disparate ATM control servers. Optionally, one of the multiple native formats included in the translating step is the Z-Cash format.

The method further includes generating a response for transmission at the ATM that the payment instructions have been received. The response that the payment instructions have been received is received at the ATM control server from the ATM, and converted into a format that is native to the P2P server, optionally by the request translation software. The converted response is transmitted to the P2P server. The P2P server is capable of transmitting the response to a payee computing device, which optionally includes the PIN code required to access the payment. Alternatively, the PIN code is transmitted to the payor computing device and communicated to the payee via any transmission method known to those skilled in the art, for example, via telephone or email. The ATM dispenses the amount specified by the payment instructions in response to the payee supplying the PIN code.

BRIEF DESCRIPTION OF THE DRAWINGS

The invention is illustrated in the figures of the accompanying drawings which are meant to be exemplary and not limiting, in which like references are intended to refer to like or corresponding parts, and in which:

Fig. 1 is a block diagram presenting a current system for executing cash payments using an ATM system;

Fig. 1a is a high-level block diagram presenting an overview of the interaction of hardware components according to one embodiment of the present invention;

Fig. 2 is a block diagram presenting a detailed view of the interaction of hardware and software components according to one embodiment of the present invention;

5 Fig. 3 is a block diagram presenting a detailed view of the interaction of the hardware and software components according to an alternative embodiment of the present invention;

Fig. 4 is a flow diagram presenting a high-level overview of the process of utilizing the invention to transmit a cash payment over a computer network according to one embodiment of the present invention;

Fig. 5 is a flow diagram presenting a detailed view of the process of utilizing the invention to execute a cash payment over a computer network according to one embodiment of the present invention; and

Fig. 6 is a flow diagram presenting a continuation of the detailed view of the process of utilizing the invention to execute a cash payment over a computer network according to one embodiment of the present invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

Embodiments of the present invention are now described with reference to the drawings in Figures 1a through 6. With reference to Fig. 1a, a high-level configuration of a system in accordance with the present invention includes various hardware and software components, including a payor device 102, a payee device 106, a P2P server 108, a cash payment server 118, an Automated Teller Machine (“ATM”) control server 114, and one or more ATMs 112. Payor and payee devices, 102 and 106 respectively, may be any general purpose computing